



Order Filed on January 5, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CGG 19-026999  
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ATTORNEYS FOR WILMINGTON SAVINGS FUND  
SOCIETY, FSB, AS TRUSTEE OF STANWICH  
MORTGAGE LOAN TRUST J

In Re:

MICHELLE A. RYBAK,  
DEBTOR

Case No.: 22-18068-JNP

Judge: HONORABLE JERROLD N.  
POSLUSNY, JR.

Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: January 5, 2023**

A handwritten signature in dark ink, appearing to read "J. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter being opened to the Court by Seymour Wasserstrum, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J, hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 8730 Ferry Road, Millville, NJ 08332.
2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$41,286.18; as evidenced in Secured Creditor's Proof of Claim 13-1 filed on December 19, 2022.
3. Debtor(s) agrees to incorporate this amount, \$41,286.18, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default.
4. Debtor(s) agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$960.82 monthly, directly to Secured Creditor.
5. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on November 11, 2022; ECF Doc.:19.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan and any Order Confirming Chapter 13 Plan that may be entered by the Court.


We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

*/s/Elizabeth L. Wassall*

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Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

Date: 1-4-2023

  
\_\_\_\_\_  
Seymour Wasserstrum, Esquire  
Attorney for the Debtor(s)

Date: 1/4/23